

DeMarco•Mitchell, PLLC
Robert T. DeMarco
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1255 West 15th St., 805
Plano, TX 75075
T 972-578-1400
F 972-346-6791

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:

RENÉ H. COUMANS

XXX-XX-1816

3415 FM 1567 E.

Como, TX 75431

Debtor(s).

Case No.: 10-43677

Chapter: 11

[JOINT ADMINISTRATION REQUESTED]

IN RE:

MOO TOWN DAIRY, L.L.C.

20-4909319

3415 FM 1567 E.

Como, TX 75431

Debtor(s).

Case No.: 10-43676

Chapter: 11

[JOINT ADMINISTRATION REQUESTED]

HEARING DATE: October 26, 2010

HEARING TIME: 1:30 p.m.

DEBTORS' EMERGENCY MOTION FOR AUTHORIZATION TO CONTINUE
LIABILITY AND OTHER INSURANCE PROGRAMS AND
TO ENTER INTO FINANCING AGREEMENTS RELATIVE THERETO

NOTICE

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE PARTY FILING THIS PLEADING WITHIN TWENTY ONE (21) DAYS FROM THE DATE OF SERVICE UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH OBJECTION. IF NO OBJECTION IS TIMELY SERVED AND FILED, THIS PLEADING SHALL BE DEEMED TO BE UNOPPOSED, AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF SOUGHT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.

TO THE HONORABLE UNITED STATES BANKRUPTCY COURT:

COME NOW René H. Coumans, and Moo Town Dairy, L.L.C., Debtors and Debtors in possession in the above-styled and numbered case (collectively, the “Debtor”), and file this *Debtors’ Emergency Motion for Authorization to Continue Liability and Other Insurance Programs and to Enter Into Financing Agreements Relative Thereto* by and through the undersigned attorney. In support thereof the Debtor would respectfully show the Court as follows:

I. JURISDICTION

1. The Court has jurisdiction over the subject matter of this Motion pursuant to 28 U.S.C. §1334(b) and the standing order of reference of the District Court. This matter is a core proceeding. 28 U.S.C. §§ 157(b)(1), (b)(2)(M).

2. Venue in this Court is proper under 28 U.S.C. §§ 1408 and 1409.

3. The bases for the relief requested herein are sections 105(a), 363(b), 363(c), and 503(b) of title 11 of United States Code, 11 U.S.C. §§ 101-1532 (the “Bankruptcy Code”).

II. BACKGROUND

A. Procedural History

4. This case was commenced by the filing of a voluntary petition under Chapter 11 of the United States Bankruptcy Code on October 25, 2010 (the “Petition Date”).

5. No trustee or examiner has been appointed, and no official committee of creditors has yet been established.

B. Business History and Operations

6. The Debtor currently owns and operates a dairy farming operation located in Northeast Texas (the “Dairy Farm”).

7. René Coumans (“Coumans”) started Belle Vue Dairy (the “Dairy Farm”) in November, 1999, when he, along with his ex-spouse, purchased 164 acres of land and a small milk barn in Hopkins County, Texas. A small home adjacent to the original 164 acres was purchased soon thereafter and became Coumans’ present homestead. The Dairy Farm began operations utilizing the services of only Coumans and one employee.

8. In June, 2000, the Dairy Farm expanded its operations with the purchase of an additional 100 cattle. Coumans also implemented a heifer-raising program during 2000 which allowed the Dairy Farm to begin rearing heifer calves born on the farm for use as milk cows. This program allowed the Dairy Farm to: (1) replenish its herd size internally, thereby minimizing its need to purchase replacement milk cows; and (2) shield it from price fluctuations in the cattle market.

9. The Dairy Farm continued to expand its operations when, in 2002, with its lease of the Friskes Dairy. The lease of the Friskes Dairy facility allowed the Debtor to double its milking cattle herd size in three years to approximately 1000 milking cows in 2005.

10. The growth of the Dairy Farm operations attracted more favorable financing from larger national lenders. In 2004, the Debtor entered into a credit facility with Bank of the West.

11. In early 2005, the Debtor was presented with the opportunity to acquire additional land and facilities that would allow for indoor housing of milk cows and for the on-site production of feed. This facility is commonly referred to as the Moo Town Dairy. The Debtor entered into a three year lease-purchase agreement with the assistance of Agriland and Bank of the West to acquire the Moo Town Dairy. At this juncture, the Debtor’s herd size increased to approximately 1800 to 1900 cattle housed on three facilities. The original Belle

Vue Dairy housed approximately 800 cows, the leased Friskes Dairy about 300, and the newly acquired Moo Town Dairy about 750. The total number of employees rose to about 26.

12. In May, 2006, the Debtor further expanded its operations when it entered into an owner-financed agreement to purchase Sonador Dairy, LLC. This acquisition added 450 acres of land and an additional 700 head of cattle to the operation.

13. By July, 2006, the Debtor was housing approximately 2400 cows on the four facilities described above.

14. In August, 2006, the decision was made to terminate the lease of the Friskes Dairy to allow the Debtor to focus on the operation of the three larger, and more profitable, dairy locations.

15. In 2008, the Debtor created Bokito Farming, LLC ("Bokito"), to provide some separation of the dairy and farming aspects of its business operations. Bokito is currently on title to most, if not all, of the farming equipment.

16. The Debtor currently employs approximately 30 individuals who work with approximately 1900 milking cows, 1000 head of dry cows in pasture, 45 breeding bulls, and approximately 2300 heifer calves of between 1 day and two years of age.

17. The Debtor's business operates 24/7 and is focused upon the care and feeding of dairy cows used in the production of milk for sale to wholesale buyers. The Debtor also generates additional revenue from the sale of certain cattle, primarily bull calves and/or older or non-producing dairy cows (collectively, the "Cull Cows").

18. The Debtor, like other dairy farming operations throughout the country, has faced serious economic challenges in the recent past. Milk prices plummeted to historic lows in 2009. Although milk prices have recovered somewhat during 2010, the pricing of product and

the overall cost of production continue to provide challenges for the Dairy Farm's profitability. Adding to the Debtor's financial challenges is the fact that agricultural lenders are markedly less willing and/or able to work with borrowers to extend loan payments in the current economy. Despite all of the recent economic challenges faced by the Dairy industry, the Debtor has been profitable from day one and throughout the course of its business operations.

19. The case *sub judice* is basically a balance sheet restructuring case and not an operational restructuring case. The Debtor's assets and going concern value are worth less today than they were worth in 2004 when the Debtor most recently restructured its finances with Bank of the West. This case is filed to restructure an overleveraged balance sheet, not to restructure operations *per se*.

C. Insurance Policy

20. The Debtor maintains three general liability and casualty insurance policies (the "Policies") in connection with the operation of Dairy Farm. The policies are provided by Texas Farm Bureau Insurance ("TFBI"). Summaries of each policy's coverage and limits are attached hereto as Exhibit "A" and incorporated herein by this reference.

21. The Debtor is currently obligated to make post-petition payments in connection with the premium financing agreements related to the Policies in the approximate sum of \$1,716.50 per month. Policy one will need to be renewed in November, 2010, Policy two in June, 2010, and Policy three in August, 2011.

22. Because it is not always economically advantageous for the Debtor to pay the insurance premiums on a lump sum basis, in the ordinary course of the Debtor's business, the Debtor will opt to finance the premiums on its insurance policy pursuant to premium financing

agreements with TFBI. In exchange for the financing, the Debtor agrees to pay monthly installments in accordance with a pre set payment schedule.

III. RELIEF REQUESTED

23. By this Motion, the Debtor requests the entry of an order pursuant to Sections 105(a), 363(b), 363(c), and 503(b) of the Bankruptcy Code authorizing, but not requiring, the Debtor, in accordance with its stated policies and in its ordinary course, to honor its obligations under its current insurance premium financing agreement as well as to enter into new insurance premium financing agreements during the course of this bankruptcy case as necessary.

IV. BASIS FOR RELIEF

24. Pursuant to section 503(b)(1) of the Bankruptcy Code, a debtor may incur, and the court, after notice and a hearing, shall allow as administrative expenses, among other things, “the actual, necessary costs and expenses of preserving the estate.” 11 U.S.C. § 503(b)(1). In addition, pursuant to section 363(b) of the Bankruptcy Code, a debtor may, in the exercise of its sound business judgment and after notice and a hearing, use property of the estate outside of the ordinary course of business. *Id.* § 363(b). Section 105(a) of the Bankruptcy Code further provides:

The court may issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this title. No provision of this title providing for the raising of an issue by a party in interest shall be construed to preclude the court from, *sua sponte*, taking any action or making any determination necessary or appropriate to enforce or implement court orders or rules, or to prevent an abuse of process.

Id. § 105(a). The Debtor submits that the use of the estates’ funds for payment of the insurance policies is permitted by sections 503(b)(1), 363(b), and 105(a) as necessary costs of

preserving the estates.

25. The Debtor believes that most of the obligations under the insurance policies will constitute post-petition obligations of the Debtor's estate. However, with respect to those obligations that constitute pre-petition claims, payment of such obligations is necessary and appropriate, and may be authorized under sections 363(b) and 105(a) of the Bankruptcy Code pursuant to the "doctrine of necessity." The "doctrine of necessity" functions in a chapter 11 case as a mechanism by which the bankruptcy court can exercise its equitable power to allow payment of critical prepetition claims not explicitly authorized by the Bankruptcy Code and further supports the relief requested herein. See, e.g., *In re CoServ, L.L.C.*, 273 B.R. 487, 490 (Bankr. N.D. Tex. 2002) (holding that a court may authorize payment of prepetition claims if, among other things, dealing with the claimant is virtually indispensable to the preservation of the estate); see also *In re Lehigh & New England Ry. Co.*, 657 F.2d 570, 581 (3d Cir. 1981) (holding that a court may authorize payment of prepetition claims if such payment is essential to continued operation of the debtor); *In re Ionosphere Clubs, Inc.*, 98 B.R. 174, 176 (Bankr. S.D.N.Y. 1989) (authorizing the payment of prepetition employee wages and benefits while recognizing the judicial power to "authorize a debtor in a reorganization case to pay prepetition claims where such payment is essential to the continued operation of the debtor"); see also, *In re Just for Feet, Inc.*, 242 B.R. 821, 824 25 (D. Del. 1999) (holding that Bankruptcy Code section 105(a) "provides a statutory basis for the payment of prepetition claims" under the doctrine of necessity and noting that the Supreme Court accepts the authority of the bankruptcy court "to authorize payment of pre petition claims when such payment is necessary for the debtor's survival during chapter 11.") The rationale for the "doctrine of necessity" is consistent with the paramount goal of chapter 11 – "facilitating the continued operation and rehabilitation of the

debtor....” *Ionosphere Clubs*, 98 B.R. at 176. Accordingly, the Debtor seeks authority, pursuant to sections 503(b)(1), 363(b), and 105(a) of the Bankruptcy Code, to honor their insurance premium financing obligations.

26. Further, if the Debtor was not able to enter into insurance premium financing agreements, the Debtor would be required to pay up-front for such policies. Such a requirement will negatively impact the Debtor’s cash flow. The Debtor believes it is in its best interest to continue its current insurance premium financing agreements and to enter into new similar agreements as required by the Debtor’s prudent business practices.

V. BANKRUPTCY RULE 6003

27. The Debtor submits that the facts set forth in the Declaration of Rene Coumans in Support of First Day Motions filed contemporaneously herewith establish that “the relief requested herein is necessary to avoid immediate and irreparable harm” to the Debtor. Bankruptcy Rule 6003. Accordingly, Bankruptcy Rule 6003 is satisfied.

VI. BANKRUPTCY RULE 6004

28. The Debtor seeks a waiver of the notice requirements of Bankruptcy Rule 6004(a) and the fourteen (14) day stay of any order authorizing the use, sale, or lease of property under Bankruptcy Rule 6004(h) in light of the exigent nature of the relief requested herein.

VII. NOTICE

29. Notice of this Motion has been given via email or facsimile transmission to: (1) the Office of the United States Trustee for the Eastern District of Texas; and (2) each of the Secured Lenders as identified in the Mailing Matrix *infra*. Each of the Debtor’s unsecured creditors and any additional parties identified on the attached Mailing Matrix were served via

US Mail.

WHEREFORE, the Debtor respectfully requests this Court enter an order authorizing the payment of insurance premium financing obligations; to enter into post-petition premium financing agreements; and for such other and further relief as this Court might deem just and proper.

Respectfully submitted,

Dated: October 25, 2010

/s/ Michael S. Mitchell

DeMarco•Mitchell, PLLC

Robert T. DeMarco, Texas Bar No. 24014543

Email robert@demarcomitchell.com

Michael S. Mitchell, Texas Bar No. 00788065

Email mike@demarcomitchell.com

1255 W. 15th Street, 805

Plano, TX 75075

T 972-578-1400

F 972-346-6791

Proposed Counsel for Debtor and Debtor in Possession

CERTIFICATE OF SERVICE

The undersigned counsel hereby certifies that true and correct copies of the foregoing pleading and all attachments were served upon all parties listed below in accordance with applicable rules of bankruptcy procedure on this 25th day of October, 2010. Where possible, service was made electronically via the Court's ECF noticing system or via facsimile transmission where a facsimile number is set forth below. Where such electronic service was not possible, service was made via regular first class mail.

DEBTOR

René Coumans	MOO TOWN DAIRY, L.L.C.
3415 FM 1567 E	3415 FM 1567 E.
Como, TX 75433	Como, TX 75431
FAX: 903-488-9137	FAX: 903-488-9137

TRUSTEE

Office of the United States Trustee
110 N. College Avenue
Suite 300
Tyler, TX 75702
FAX: 903-590-1461
Email: USTPRegion06.TY.ECF@usdoj.gov

SECURED LENDERS

Legacy, FLCA
P.O. Box 468
303 Connally Street
Sulphur Springs, TX 75482
FAX: 903-885-0886

DATCU Credit Union
P.O. Box 827
Denton, Texas 76202
FAX: 940-442-5520

Alliance Bank
P.O. Box 500
100 West Jefferson Street
Sulphur Springs, TX 75483
FAX: 903-439-6724

Agriland, PCA
Box 795
Sulphur Springs, TX 75483
FAX: 903-885-9346

Bank of the West
2035 Fresno Street, 6th Floor
Fresno, CA 93721
FAX: 402-918-7788

CNH Capital America, LLC
100 Brubaker Avenue
New Holland, PA 17557
FAX: 866-585-0286

Diversified Financial Services, LLC

VFS US LLC

14010 First National Bank Pkwy, Suite 400
Omaha, NE 68154
FAX: 888-922-4634

P.O. Box 26131
Greensboro, NC 27402
FAX: 336-931-4008

Dan Wayne Humphrey
632 Beth Lane
Sulphur Springs, TX 75482
FAX:

Fifth Third Bank
P.O. Box 630778
Cincinnati, OH 45263
FAX: 513-561-6711

PARTIES IN INTEREST / REQUESTING NOTICE

Lone Star Milk Producers
217 Baird Lane
Windhorst, TX 76389-6023
FAX: 940-378-2571

/s/ Michael S. Mitchell

DeMarco•Mitchell, PLLC

Robert T. DeMarco, Texas Bar No. 24014543

Email robert@demarcomitchell.com

Michael S. Mitchell, Texas Bar No. 00788065

Email mike@demarcomitchell.com

1255 W. 15th Street, 805

Plano, TX 75075

T 972-578-1400

F 972-346-6791

***Proposed* Counsel for Debtor and
Debtor in Possession**

EXHIBIT “A”

p. 4



New

TEXAS FARM AND RANCH POLICY - FORM 1☒ Renewal

TEXAS FARM BUREAU UNDERWRITERS

PARTICIPATING

NON-ASSESSABLE

☐ Amended--Date

PAGE 01 OF 01

PO BOX 2688 WACO TX 76702-2688

17 112 112 26001

POLICY PERIOD EFFECTIVE DATE: 08-15-10

12:01 A.M. STANDARD TIME AT LOCATION OF DESCRIBED PROPERTY

EXPIRATION DATE: 08-15-11

LOCATION COUNTY: HOPKINS

NAMED INSURED/MAILING ADDRESS

**CALL YOUR AGENT AC 903 885-6561
FOR AUTO-FIRE-LIFE-HEALTH INSURANCE &
TO FINANCE YOUR PROPERTY INSURANCE
PREMIUM THROUGH TEXAS FARM BUREAU
PREMIUM FINANCE COMPANY**

SONADOR DAIRY LLC
3415 FM 1567 E
COMO TX 75431-3845

U.S. DEPARTMENT OF JUSTICE

[illegible]

ALLIANCE BANK
ITS SUCCESSORS &/OR ASSIGNS ATIMA
PO BOX 500
SULPHUR SPRINGS TX 75483-0500

NAME OF MORTGAGEE AND ADDRESS

ALLIANCE BANK
ITS SUCCESSORS &/OR ASSIGNS ATIMA
PO BOX 5000
SULPHUR SPRINGS TX 75483-0500

**ASSIGNMENT OF THIS POLICY SHALL NOT BE VALID EXCEPT WITH THE WRITTEN CONSENT OF THE COMPANY
OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY -- REFER TO YOUR POLICY**

PREMIUM NOTICE

TOTAL PREMIUM.....\$ 1,700.00

PLEASE PAY AMOUNT DUE ON OR BEFORE DATE DUE →

AMOUNT DUE	DATE DUE
\$ 1,700.00	08-15-10



Helping You Is What We Do Best
www.txfb-ins.com

☐ New☒ Renewal☐ Amended--Date**TEXAS FARM AND RANCH POLICY - FORM 1**

TEXAS FARM BUREAU UNDERWRITERS
PARTICIPATING NON-ASSESSABLE

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PAGE 01 OF 01

PO BOX 2689 WACO TX 76702-2689

17 112 112 26001

POLICY PERIOD EFFECTIVE DATE: 08-15-10
AT 12:01 A.M. STANDARD TIME AT LOCATION OF DESCRIBED PROPERTY

EXPIRATION DATE: 08-15-11
LOCATION COUNTY: HOPKINS

NAMED INSURED/MAILING ADDRESS

**CALL YOUR AGENT AC 903 885-6561
FOR AUTO-FIRE-LIFE-HEALTH INSURANCE &
TO FINANCE YOUR PROPERTY INSURANCE
PREMIUM THROUGH TEXAS FARM BUREAU
PREMIUM FINANCE COMPANY**

SONADOR DAIRY LLC
3415 FM 1567 E
COMO TX 75431-3845

[illegible]

DON HUMPHREY
632 BETH LN
SULPHUR SPRINGS TX 75482-4935

NAME OF MORTGAGEE AND ADDRESS
DON HUMPHREY
632 BETH LN
SULPHUR SPRINGS TX 75482-4935

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OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY -- REFER TO YOUR POLICY**

PREMIUM NOTICE

TOTAL PREMIUM.....\$ 1,700.00

PLEASE PAY AMOUNT DUE ON OR BEFORE DATE DUE —→

AMOUNT DUE	DATE DUE
\$ 1,700.00	08-15-10

ENDORSEMENT NO. TFR-450

Effective

January 1, 2003

AMENDATORY TEXAS FARM AND RANCH POLICY ENDORSEMENT (APPLICABLE TO TFR-1)

POLICY NUMBER	DECL
60643069	009

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

GENERAL EXCLUSIONS. Exclusion 7. Is added to read as follows:

7. RUST, MOLD, FUNGUS, BACTERIA, WET OR DRY ROT OR OTHER MICROBES.

We do not cover loss consisting of, caused by, contributed to, aggravated by or resulting from rust, mold, fungus, bacteria, wet or dry rot or other microbes.

This exclusion does not apply to an ensuing loss caused by Fire and Lightning (peril 1), Sudden and Accidental Damage from Smoke (peril 2), or Explosion (peril 4).

However, we do cover an ensuing rust, mold, fungus, bacteria, or other microbe or wet or dry rot loss caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but only if:

- (a) the sudden and accidental discharge, leakage or overflow of water occurs during the policy period and would otherwise be covered under Fire and Lightning (peril 1), Sudden and Accidental Damage from Smoke (peril 2), Windstorm, Hurricane and Hail (peril 3), Explosion (peril 4), Aircraft and Vehicles (peril 5), or Riot and Civil Commotion (peril 6); and
- (b) all reasonable means were used to save and preserve the property described in Coverage A (Dwelling) and Coverage B (Personal Property) from further damage at and after the time such Peril(s) Insured Against occurred.

This coverage does not apply to, and we do not cover any loss consisting of, caused by, contributed to, aggravated by or resulting from rust, mold, fungus, bacteria, wet or dry rot or other microbes under any other Peril Insured Against in this policy.

Sudden and accidental shall include a physical loss that is hidden or concealed for a period of time until it is detectable. A hidden loss must be reported to us no later than 30 days after the date you detect or should have detected the loss.

For the purpose of this exclusion, ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbial losses covered under this policy include reasonable and necessary repair or replacement of property covered under Coverage A (Dwelling) and Coverage B (Personal Property).

We do not cover the cost for remediation, including testing of ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbes. We do not cover any increase in expenses for Fair Rental Value (if applicable) and/or Debris Removal due to remediation and testing of ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbes.

Remediation means to treat, contain, remove or dispose of rust, mold, fungus, bacteria, wet or dry rot or other microbes beyond that which is required to repair or replace property covered under Coverage A (Dwelling) and Coverage B (Personal Property) damaged by water. Remediation includes any testing to detect, measure or evaluate rust, mold, fungus, bacteria, wet or dry rot or other microbes and any decontamination of Coverage A (Dwelling) and Coverage B (Personal Property) on the described location or property.

All other terms of the policy apply.

ENDORSEMENT NO. TFR-405**Effective
May 2, 2002****AMENDATORY TEXAS FARM AND RANCH
POLICY ENDORSEMENT****(Applicable to TFR Form 1, 2, and 3 Policies)****POLICY NUMBER****60643069**

Texas Farm and Ranch policies (TFR Form 1, 2, and 3 Policies) Conditions, 20. Cancellation, number e.
is added as follows:

- e. If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.



☐ New **TEXAS FARM AND RANCH POLICY - FORM 1**
☐ Renewal **TEXAS FARM BUREAU UNDERWRITERS**
☒ Amended--Date **06-13-10** **PARTICIPATING NON-ASSESSABLE**

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PAGE 01 OF 02

PO BOX 2689 WACO TX 76702-2689
YOUR POLICY IS HEREBY AMENDED TO READ

17 112 112 26001

POLICY PERIOD EFFECTIVE DATE: 06-13-10
AT 12:01 A.M. STANDARD TIME AT LOCATION OF DESCRIBED PROPERTY

EXPIRATION DATE: 06-13-11
LOCATION COUNTY: HOPKINS

NAMED INSURED/MAILING ADDRESS

RENE COUMANS-MOO TOWN
DAIRY LLC
3415 FM 1567 E
COMO TX 75431-3845

**CALL YOUR AGENT AC 903 885-6561
FOR AUTO-FIRE-LIFE-HEALTH INSURANCE &
TO FINANCE YOUR PROPERTY INSURANCE
PREMIUM THROUGH TEXAS FARM BUREAU
PREMIUM FINANCE COMPANY**

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[illegible]

BANK OF THE WEST, FRESNO
ITS SUCCESSORS &/OR ASSIGNS ATIMA
6873 N WEST AVE STE 102
FRESNO CA 93711-4308

NAME OF MORTGAGEE AND ADDRESS
BANK OF THE WEST, FRESNO
ITS SUCCESSORS &/OR ASSIGNS ATIMA
6873 N WEST AVE STE 102
FRESNO CA 93711-4308

NAMED INSURED/MAILING ADDRESS NOW READS AS ABOVE
MORTGAGEE/SERVICING AGENT/MAILING ADDRESS NOW READS AS ABOVE
ITEMS NOW READ AS ABOVE
OTHER CHANGES AS SHOWN ABOVE

**ASSIGNMENT OF THIS POLICY SHALL NOT BE VALID EXCEPT WITH THE WRITTEN CONSENT OF THE COMPANY
OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY -- REFER TO YOUR POLICY**

PREMIUM NOTICE

PLEASE PAY AMOUNT DUE ON OR BEFORE DATE DUE

AVG. CURE TIME	DATE

p. 9

☐ New**TEXAS FARM AND RANCH POLICY - FORM 1**☐ Renewal

TEXAS FARM BUREAU UNDERWRITERS

PARTICIPATING

NON-ASSESSABLE

☒ Amended--Date 06-13-10

PAGE 02 OF 02

PO BOX 2689 WACO TX 76702-2689

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EXPIRATION DATE: 06-13-11

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NAMED INSURED/MAILING ADDRESS

RENE COUMANS-MOO TOWN

**RENE COOM
DAIRY LLC**

3415 FM 1567 E

COMO TX 75431-3845

[illegible]

**CALL YOUR AGENT AC 903 885-6561
FOR AUTO-FIRE-LIFE-HEALTH INSURANCE &
TO FINANCE YOUR PROPERTY INSURANCE
PREMIUM THROUGH TEXAS FARM BUREAU
PREMIUM FINANCE COMPANY**

[illegible]

BANK OF THE WEST, FRESNO
ITS SUCCESSORS &/OR ASSIGNS ATIMA
6873 N WEST AVE STE 102
FRESNO CA 93711-4308

NAME OF MORTGAGEE AND ADDRESS

NAME OF MORTGAGEE AND ADDRESS
BANK OF THE WEST, FRESNO
ITS SUCCESSORS &/OR ASSIGNS ATIMA
6873 N WEST AVE STE 102
FRESNO CA 93711-4308

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OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY – REFER TO YOUR POLICY**

PREMIUM NOTICE

PREMIUM DUE TO CHANGE.....*	.00
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PLEASE PAY AMOUNT DUE ON OR BEFORE DATE DUE →

AMOUNT DUE	PAYMENT
PAID	

ENDORSEMENT NO. TFR-450
Effective
January 1, 2003

**AMENDATORY TEXAS FARM AND RANCH
POLICY ENDORSEMENT**
(APPLICABLE TO TFR-1)

POLICY NUMBER	DECL
60659106	012

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

GENERAL EXCLUSIONS. Exclusion 7. is added to read as follows:

7. RUST, MOLD, FUNGUS, BACTERIA, WET OR DRY ROT OR OTHER MICROBES.

We do not cover loss consisting of, caused by, contributed to, aggravated by or resulting from rust, mold, fungus, bacteria, wet or dry rot or other microbes.

This exclusion does not apply to an ensuing loss caused by Fire and Lightning (peril 1), Sudden and Accidental Damage from Smoke (peril 2), or Explosion (peril 4).

However, we do cover an ensuing rust, mold, fungus, bacteria, or other microbe or wet or dry rot loss caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but only if:

- (a) the sudden and accidental discharge, leakage or overflow of water occurs during the policy period and would otherwise be covered under Fire and Lightning (peril 1), Sudden and Accidental Damage from Smoke (peril 2), Windstorm, Hurricane and Hall (peril 3), Explosion (peril 4), Aircraft and Vehicles (peril 5), or Riot and Civil Commotion (peril 6); and
- (b) all reasonable means were used to save and preserve the property described in Coverage A (Dwelling) and Coverage B (Personal Property) from further damage at and after the time such Peril(s) Insured Against occurred.

This coverage does not apply to, and we do not cover any loss consisting of, caused by, contributed to, aggravated by or resulting from rust, mold, fungus, bacteria, wet or dry rot or other microbes under any other Peril Insured Against in this policy.

Sudden and accidental shall include a physical loss that is hidden or concealed for a period of time until it is detectable. A hidden loss must be reported to us no later than 30 days after the date you detect or should have detected the loss.

For the purpose of this exclusion, ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbial losses covered under this policy include reasonable and necessary repair or replacement of property covered under Coverage A (Dwelling) and Coverage B (Personal Property).

We do not cover the cost for remediation, including testing of ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbes. We do not cover any increase in expenses for Fair Rental Value (if applicable) and/or Debris Removal due to remediation and testing of ensuing rust, mold, fungus, bacteria, wet or dry rot or other microbes.

Remediation means to treat, contain, remove or dispose of rust, mold, fungus, bacteria, wet or dry rot or other microbes beyond that which is required to repair or replace property covered under Coverage A (Dwelling) and Coverage B (Personal Property) damaged by water. Remediation includes any testing to detect, measure or evaluate rust, mold, fungus, bacteria, wet or dry rot or other microbes and any decontamination of Coverage A (Dwelling) and Coverage B (Personal Property) on the described location or property.

All other terms of the policy apply.



☐ New **TEXAS FARM AND RANCH OWNERS POLICY - FORM FRO-A**
☐ Renewal **TEXAS FARM BUREAU UNDERWRITERS**
☒ Amended-Date **11-24-2009** **DECLARATIONS PAGE**
 ED.(05-01-1998)

381439	39
--------	----

Helping You Is What We Do Best
 www.tfb-ins.com

YOUR POLICY IS HEREBY AMENDED TO READ

17 112 112 26001

POLICY PERIOD EFFECTIVE DATE: 11-24-2009

EXPIRATION DATE: 11-24-2010

LOCATION COUNTY: HOPKINS

AT 12:01 A.M. STANDARD TIME AT THE LOCATION OF DESCRIBED PROPERTY

212.0 AC 5.0 MI SW OF COMO ON FM 1567

CONSTRUCTION: BRICK VENEER

NAMED INSURED/MAILING ADDRESS

RENE COUMANS
3415 FM 1567 E
COMO TX 75431-3845

CALL YOUR AGENT AC 903 885-6561
FOR AUTO-FIRE-LIFE-HEALTH INSURANCE

|||||

COVERAGES	LIMITS OF LIABILITY	PREMIUM
SECTION I PROPERTY		
COVERAGE A. DWELLING	\$ 123,000	
OTHER STRUCTURES	\$ 12,300	
COVERAGE B. PERSONAL PROPERTY	\$ 73,800	
PERSONAL PROPERTY OFF PREMISES	\$ 7,380	XXXXXXX
SECTION II LIABILITY		
COVERAGE C. PERSONAL LIABILITY (EACH OCCURRENCE)	\$ 500,000	
COVERAGE D. MEDICAL PAYMENTS TO OTHERS (EACH PERSON)	\$ 5,000	
COVERAGE E. CHEMICAL DRIFT LIABILITY	\$ 25,000	XXXXXXX
LOSS OF USE COVERAGE	\$ 12,300	XXXXXXX
BASIC PREMIUM	XXXXXXXXXX	\$ 1,231
DISCOUNTS		
COMPANION POLICY \$ 756-		
INCREASED LIABILITY LIMITS	XXXXXXXXXX	\$ 756-
OTHER COVERAGES AND ENDORSEMENTS	XXXXXXXXXX	\$ 27
Endorsement number and title		
FRO-402 -ED(05-01-1999) AGREED AMT.		
FRO-920 -ED(10-26-2001) AMENDATORY FRO ENDORSEMENT		
FRO-925 -ED(10-01-2008) AMENDATORY FRO - IDENTITY THEFT		
FRO-405 -ED(07-08-1992) RESIDENCE GLASS COVERAGE		\$ 5
FRO-410 -ED(07-08-1992) JEWELRY, WATCHES & FURS	\$ 5,000	\$ 49
FRO-420 -ED(07-08-1992) TELEVISION AND RADIO ANTENNA	\$ 500	\$ 18
FRO-459 -ED(12-07-2000) SCHEDULED FARM AND RANCH PROPERTY		\$ 6,127
FRO-904 -ED(05-01-1998) REPLACEMENT OF PERSONAL PROPERTY		\$ 62
FRO-954A-ED(01-01-2003) AMENDATORY FRO ENDORSEMENT		
FRO-961 -ED(11-01-2004) MANDATORY END.		\$ 38
DEDUCTIBLES	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
Deductible Clause 1 WINDSTORM, HURRICANE OR HAIL	\$ 1,230	
Deductible Clause 2 ALL OTHER PERILS	\$ 1,230	
TOTAL POLICY PREMIUM	XXXXXXXXXX	\$ 6,801

MORTGAGEE/MAILING ADDRESS

AGRILAND
ITS SUCCESSORS AND/OR ASSIGNS, ATIMA
PO BOX 795
SULPHUR SPRINGS TX 75483-0795

NAME OF MORTGAGEE AND ADDRESS

ORDR #1. AGRILAND
ITS SUCCESSORS AND/OR ASSIGNS, ATIMA
PO BOX 795
SULPHUR SPRINGS TX 75483-0795

ICY MAILED TO MORTGAGEE

MORTGAGEE IS DELETED

MORTGAGEE/MAILING ADDRESS NOW READS AS ABOVE



OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY -- REFER TO YOUR POLICY

SELECT

**FARM
BUREAU
TEXAS**
☐ New **TEXAS FARM AND RANCH OWNERS POLICY - FORM FRO-A**
☐ Renewal **TEXAS FARM BUREAU UNDERWRITERS**
ED.(05-01-1998)
381439 39
☒ Amended--Date **11-24-2009**
DECLARATIONS PAGE
PO BOX 2689 • WACO TX 76702-2689
YOUR POLICY IS HEREBY AMENDED TO READ
17 112 112 26001
POLICY PERIOD EFFECTIVE DATE: 11-24-2009
EXPIRATION DATE: 11-24-2010
LOCATION COUNTY: HOPKINS
AT 12:01 A.M. STANDARD TIME AT THE LOCATION OF DESCRIBED PROPERTY
212.0 AC 5.0 MI SW OF COMO QN FM 1567
CONSTRUCTION: BRICK VENEER
NAMED INSURED/MAILING ADDRESS
RENE COUMANS
3415 FM 1567 E
COMO TX 75431-3845
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Deductible Clause 1 WINDSTORM, HURRICANE OR HAIL		\$ 1,230	
Deductible Clause 2 ALL OTHER PERILS		\$ 1,230	
TOTAL POLICY PREMIUM		XXXXXXXXXX	\$ 6,801

MORTGAGEE/MAILING ADDRESS
LOAN NUMBER
NAME OF MORTGAGEE AND ADDRESS
AGRILAND, FLCA
1305 SHANNON RD E
SULPHUR SPRINGS TX 75482-3043
ORDR #1. AGRILAND, FLCA
1305 SHANNON RD E
SULPHUR SPRINGS TX 75482-3043
ICY MAILED TO MORTGAGEE
MORTGAGEE IS DELETED
MORTGAGEE/MAILING ADDRESS NOW READS AS ABOVE

OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY -- REFER TO YOUR POLICY
SELECT

Label Matrix for local noticing
0540-4
Case 10-43676
Eastern District of Texas
Sherman
Mon Oct 25 08:25:11 CDT 2010

Agriland
3210 WNW Loop 323
Tyler, TX 75702-1302

Alexander Alfalfa
P.O.Box 7
Hardtner, KS 67057-0007

Alliance
P.O.Box 500
Sulphur Springs, TX 75483-0500

Alliance Bank
P.O.Box 500
Sulphur Springs, TX 75483-0500

American Express
P.O. Box 650448
Dallas, TX 75265-0448

Attorney General of Texas
Bankruptcy Reporting Contact
OAG/CSD/Mail Code 38
P.O. Box 12017
Austin, TX 78711-2017

Attorney General of Texas
Taxation Division - Bankruptcy
Box 12548 Capitol Station
Austin, TX 78711-2548

Baker
123 N Walnut Street
Peabody, KX 66866-1059

Bank of the West
1075 Horsetooth Rd.
Suite 208
Fort Collins, CO 80526-5984

CNH
P.O.Box 894703
Los Angeles, CA 90189-4703

CNH Capitol
P.O. Box 1083
Evansville, IN 47706-1083

COBA
1224 Alton Darby Creek Rd.
Columbus, OH 43228-9792

Capitol One Bank
P.O. Box 60599
City of Industry, CA 91716-0599

Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Carlton Rice Hulls
P.O.Box 125
Prim, AR 72130-0125

Central Plains Trading
4330 Shawnee Mission Parkway
Suite 210
Fairway, KS 66205-2522

Chase
P.O.Box 94014
Palatine, IL 60094-4014

Citibusiness Card
P.O. Box 183051
Columbus, OH 43218-3051

Cody West
2351 FM 1506
Paris, TX 75460-5124

Commercial Glass
405 IH 30 West
Sulphur Springs, TX 75482-3685

Commodity Specialist
P.O.Box 795219
St.Louis, MO 63179-0701

Craddock Davis & Krause
3100 Monticello Ave
Suite 550
Dallas, TX 75205-3466

Crop Production Services
2902 S Church St
Paris, TX 75462-8906

DATCU
P.O.Box 827
Denton, TX 76202-0827

Davis & Goldfarb
1219 Marquette Avenue South
Suite 200
Minneapolis, MN 55403-2486

Robert T. DeMarco
DeMarco-Mitchell, PLLC
1255 West 15th St., 805
Plano, TX 75075-7225

Dejoux Red River Farms Inc
18644 FM 197
Sumner, TX 75486-3202

Dick Meyer bv
N236 3rd court
Coloma, WI 54930-9000

Diversified
P.O.Box 95662
Chicago, IL 60694-5662

Electric Motor Com
P.O.Box 892
1101 Como St.
Sulphur Springs, TX 75482-4549

Fifth Third
P.O.Box 630778
Cincinnati, OH 45263-0778

Forshey Prostok
777 Main St.
Suite 1290
Fort Worth, TX 76102-5316

Frazer Frost LLP
135 S. State College Blvd..
Suite 300
Brea, CA 92821-5819

Genske Mulder Co.
4150 E. Concourse Street
Suite 250
Ontario, CA 91764-5915

Hopkins County Vet Clinic
129 Hillcrest Dr.
Sulphur Springs, TX 75482-3644

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA PA 19114-0326

Johnsons Rainmaker
816 SW 26th Place
El Reno, OK 73036-5874

Jongsma harvesting
5664 N FM 2869
Winnsboro, TX 75494-7492

Kahn Soares Conway
1415 L Street
Suite 400
Sacramento, CA 95814-3963

Legacy Commodities
P.O.Box 1629
Little Elm, TX 75068-1629

Legacy Commodities
P.O.Box 1629
Little Elm, TX 75068-1629

Legacy Land
P.O.Box 468
Sulphur Springs, TX 75483-0468

Lhoist/Franklin Mineral
9020 Overlook Blvd.
Suite 200
Brentwood, TN 37027-2754

M & M Custom Harvesting
2323 Rd 750
Bladen, NE 68928-7348

Marcel Van Zee
3415 FM 1567 E
Como, TX 75431-3845

Mastercard
P.O.Box 30130
Tampa, FL 33630-3130

Micro Beef Tech
P.O.Box 847268
Dallas, TX 75284-7268

Moo Town Dairy, LLC
3415 FM 1567 E
Como, TX 75431-3845

Moore Law Firm
100 North Main St.
Paris, TX 75460-4222

Mr. D Humphrey
1700 Craig Ridge
Sulphur Springs, TX 75482-5086

Multisteel Construction
3990 FM 1870
Sulphur Springs, TX 75482-8072

Ohio State Univ.
700 Ackerman Place
Suite 360
Columbus, OH 43202-2328

PHI Financial Services
P.O.Box 660635
Dallas, TX 75266-0635

Pine Creek Nutrition
502 E Main St
Turlock, CA 95380-4518

Rinze DeGroot
2821 FM 2948
Como, TX 75431-4225

Ronnies Tire Service
1604 East Loop 301
Sulphur Springs, TX 75482-2100

SEC
100 F Street, NE
Washington, DC 20549-2001

Saginaw Flakes
500 Burlington Rd.
Saginaw, TX 76179-1308

Scott Johnson Farms
120 US Hwy 84
Farwell, TX 79325-4514

Sprint
P.O.Box 660075
Dallas, TX 75266-0075

Sunbelt Custom Min.
1276 FM 2560
Sulphur Springs, TX 75482-7708

Tejas Cattle Ind.
800 Longhorn Trail
Wimberley, TX 78676-4248

Texas State Comptroller
Capitol Station
Austin, TX 78774-0001

Todd Transportation
P.O.Box 459
Rockwall, TX 75087-0459

Tricounty Construction
970 Texas HW 37 S
Mount Vernon, TX 75457-6600

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

US Airways
P.O.Box 13337
Philadelphia, PA 19101-3337

(p)US BANK
PO BOX 5229
CINCINNATI OH 45201-5229

US Comm
730 2nd Avenue South
Minneapolis, MN 55402-3400

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

United States Attorney
110 North College Ave., Ste. 700
Tyler, TX 75702-0204

United States Trustee
110 North College Ave., Ste. 300
Tyler, TX 75702-7231

Visa
P.O.Box 30131
Tampa, FL 33630-3131

Volvo
P.O.Box 7247-0236
Philadelphia, PA 19170-0001

Waste Management BV
P.O.Box 276
Lewisville, TX 75067-0276

Waste Management MT
P.O.Box 276
Lewisville, TX 75067-0276

Winkle Oil
301 W. Carnegie
Winnsboro, TX 75494-3105

Winkle Oil
P.O.Box 62
Winnsboro, TX 75494-0062

Wylie Sprayers
702 E. 40th St.
Lubbock, TX 79404-3006

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service -
Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114-0326

US Bank
P.O. Box 790408
St.Louis, MO 63179-0408

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Mr. D Humphrey
1700 Craig Ridge
Sulphur Springs, TX 75482-5086

End of Label Matrix	
Mailable recipients	79
Bypassed recipients	1
Total	80

Label Matrix for local noticing
0540-4
Case 10-43677
Eastern District of Texas
Sherman
Mon Oct 25 08:24:03 CDT 2010

Alliance
P.O.Box 500
Sulphur Springs, TX 75483-0500

Attorney General of Texas
Bankruptcy Reporting Contact
OAG/CSD/Mail Code 38
P.O. Box 12017
Austin, TX 78711-2017

Bank of the West
1075 Horsetooth Rd.
Suite 208
Fort Collins, CO 80526-5984

COBA
1224 Alton Darby Creek Rd.
Columbus, OH 43228-9792

Carlton Rice Hulls
P.O.Box 125
Prim, AR 72130-0125

Citibusiness Card
P.O. Box 183051
Columbus, OH 43218-3051

Commodity Specialist
P.O.Box 795219
St.Louis, MO 63179-0701

Crop Production Services
2902 S Church St
Paris, TX 75462-8906

Robert T. DeMarco
DeMarco-Mitchell, PLLC
1255 West 15th St., 805
Plano, TX 75075-7225

Agriland
3210 WNW Loop 323
Tyler, TX 75702-1302

Alliance Bank
P.O.Box 500
Sulphur Springs, TX 75483-0500

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Taxation Division - Bankruptcy
Box 12548 Capitol Station
Austin, TX 78711-2548

CNH
P.O.Box 894703
Los Angeles, CA 90189-4703

Capitol One Bank
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City of Industry, CA 91716-0599

Central Plains Trading
4330 Shawnee Mission Parkway
Suite 210
Fairway, KS 66205-2522

Cody West
2351 FM 1506
Paris, TX 75460-5124

Ren H. Coumans
3425 FM 1567 E
Como, TX 75431

DATCU
P.O.Box 827
Denton, TX 76202-0827

Dejoux Red River Farms Inc
18644 FM 197
Sumner, TX 75486-3202

Alexander Alfalfa
P.O.Box 7
Hardtner, KS 67057-0007

American Express
P.O. Box 650448
Dallas, TX 75265-0448

Baker
123 N Walnut Street
Peabody, KX 66866-1059

CNH Capitol
P.O. Box 1083
Evansville, IN 47706-1083

Cardmenber Service
P.O. Box 94014
Palatine, IL 60094-4014

Chase
P.O.Box 94014
Palatine, IL 60094-4014

Commercial Glass
405 IH 30 West
Sulphur Springs, TX 75482-3685

Craddock Davis & Krause
3100 Monticello Ave
Suite 550
Dallas, TX 75205-3466

Davis & Goldfarb
1219 Marquette Avenue South
Suite 200
Minneapolis, MN 55403-2486

Dick Meyer bv
N236 3rd court
Coloma, WI 54930-9000

Diversified
P.O.Box 95662
Chicago, IL 60694-5662

Electric Motor Com
P.O.Box 892
1101 Como St.
Sulphur Springs, TX 75482-4549

Fifth Third
P.O.Box 630778
Cincinnati, OH 45263-0778

Forshey Prostok
777 Main St.
Suite 1290
Fort Worth, TX 76102-5316

Frazer Frost LLP
135 S. State College Blvd..
Suite 300
Brea, CA 92821-5819

Genske Mulder Co.
4150 E. Concourse Street
Suite 250
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Sulphur Springs, TX 75482-3644

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Winnsboro, TX 75494-7492

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1415 L Street
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Sacramento, CA 95814-3963

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Little Elm, TX 75068-1629

Legacy Commodities
P.O.Box 1629
Little Elm, TX 75068-1629

Legacy Land
P.O.Box 468
Sulphur Springs, TX 75483-0468

Lhoist/Franklin Mineral
9020 Overlook Blvd.
Suite 200
Brentwood, TN 37027-2754

M & M Custom Harvesting
2323 Rd 750
Bladen, NE 68928-7348

Marcel Van Zee
3415 FM 1567 E
Como, TX 75431-3845

Mastercard
P.O.Box 30130
Tampa, FL 33630-3130

Micro Beef Tech
P.O.Box 847268
Dallas, TX 75284-7268

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100 North Main St.
Paris, TX 75460-4222

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Sulphur Springs, TX 75482-8072

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Columbus, OH 43202-2328

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P.O.Box 660635
Dallas, TX 75266-0635

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502 E Main St
Turlock, CA 95380-4518

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2821 FM 2948
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Sulphur Springs, TX 75482-2100

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Washington, DC 20549-2001

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500 Burlington Rd.
Saginaw, TX 76179-1308

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Farwell, TX 79325-4514

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Dallas, TX 75266-0075

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1276 FM 2560
Sulphur Springs, TX 75482-7708

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800 Longhorn Trail
Wimberley, TX 78676-4248

Texas State Comptroller
Capitol Station
Austin, TX 78774-0001

Todd Transportation
P.O.Box 459
Rockwall, TX 75087-0459

Tricounty Construction
970 Texas HW 37 S
Mount Vernon, TX 75457-6600

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

US Airways
P.O.Box 13337
Philadelphia, PA 19101-3337

(p)US BANK
PO BOX 5229
CINCINNATI OH 45201-5229

US Comm
730 2nd Avenue South
Minneapolis, MN 55402-3400

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

United States Attorney
110 North College Ave., Ste. 700
Tyler, TX 75702-0204

United States Trustee
110 North College Ave., Ste. 300
Tyler, TX 75702-7231

Visa
P.O.Box 30131
Tampa, FL 33630-3131

Volvo
P.O.Box 7247-0236
Philadelphia, PA 19170-0001

Waste Management BV
P.O.Box 276
Lewisville, TX 75067-0276

Waste Management MT
P.O.Box 276
Lewisville, TX 75067-0276

Winkle Oil
301 W. Carnegie
Winnsboro, TX 75494-3105

Winkle Oil
P.O.Box 62
Winnsboro, TX 75494-0062

Wylie Sprayers
702 E. 40th St.
Lubbock, TX 79404-3006

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Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114-0326

US Bank
P.O. Box 790408
St.Louis, MO 63179-0408

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1700 Craig Ridge
Sulphur Springs, TX 75482-5086

End of Label Matrix	
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